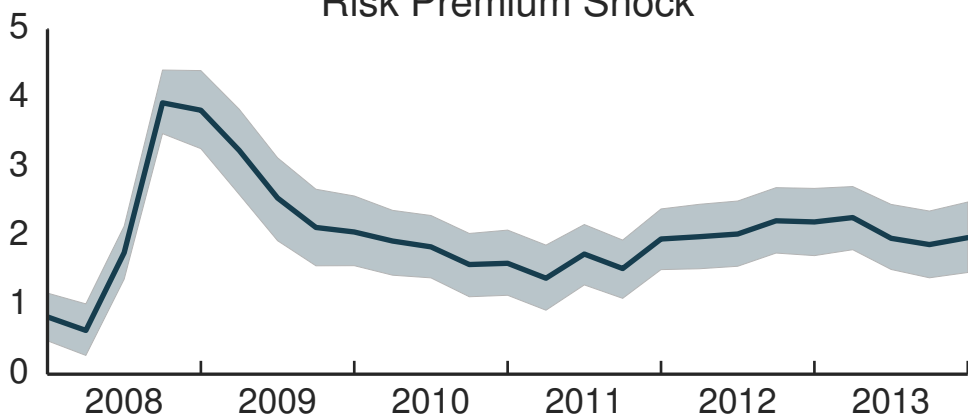
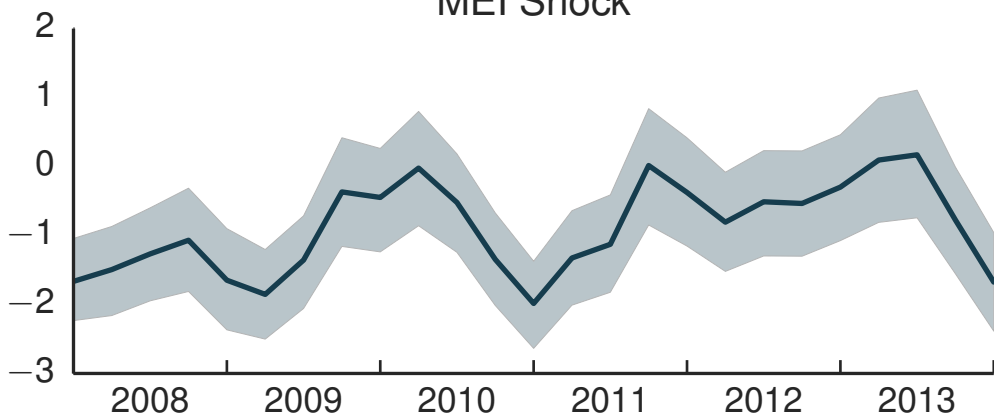


Risk Premium Shock



MEI Shock



Technology Shock

